

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The St Charles Urban County consists of the unincorporated areas of St Charles County as well as the jurisdictions of the City of St Charles, St Peters, Cottleville, Lake St Louis, New Melle, St Paul, Weldon Spring, and Wentzville. All of these jurisdictions are located within St Charles County, Missouri. Residents within these communities are eligible to participate in the Urban County wide programs based on individual program guidelines. As a subrecipients, the City of St Charles and City of St Peters, also administers the programs tailored for eligible residents within their city limits.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The County's CDBG funds will be allocated toward projects with the objective to provide decent housing and a suitable living environment and the outcome will make these programs available and accessible for low-income eligible residents. Programs were developed based on needs identified through the public hearings and comments received as well as jurisdiction experienced regarding needs. Below is a list of identified projects and the outcomes and objectives associated with each.

- Home Improvement Program - Availability/Accessibility for Decent Housing
- Transportation Program - Availability/Accessibility of Suitable Living Environment
- Urban County Homeless Program - Availability/Accessibility of Decent Housing
- Urban County Rental Rehab / Development Program - Availability/Accessibility for Decent Housing
- Urban County Community Services Program - Availability/Accessibility of Suitable Living Environment
- St Charles Community Services Program - Availability/Accessibility of Suitable Living Environment
- St Charles Senior Services - Availability/Accessibility of Suitable Living Environment
- St Charles Code Enforcement - Availability/Accessibility of Suitable Living Environment
- St Peters Transportation - Availability/Accessibility of Suitable Living Environment
- St Peters Home Improvement Program - Availability/Accessibility for Decent Housing
- St Peters Community Services - Availability/Accessibility of Suitable Living Environment
- St Peters Senior Services - Availability/Accessibility of Suitable Living Environment

3. Evaluation of past performance

This plan covers a new five-year CDBG period for St Charles Urban County as a member of the St Louis County Home Consortium. In the previous five-year plan, St Charles County continued to administer many programs that were successful and expended funds achieving its goal to assist low-moderate income families within the participating jurisdictions of the Urban County. During years prior HUD pulled the timeliness ratio for the County to determine the level of funding the County had available. The County met the timeliness requirement of the 1.5 maximum, providing the County has been diligent in spending the available funds and monitoring programs in order to be successful. As part of this continued effort to expend the dollars and assist with addressing identified needs. Successful programs that will be continued during FY2021-FY2025 will include: Housing Rehabilitation, Transportation, Homeless Prevention, and Community and Senior Services. The St Charles Urban County and the City of St Charles will continue to utilize prior year funding first. In addition to public input, the County will reevaluate prior years projects, examine remaining funding and the success of the programs to aid in determining projects for FY2021-FY2025.

4. Summary of citizen participation process and consultation process

Input for the development of this plan included: posting a notice in the county newspaper, posting the notice about the hearing and plan availability on the County's website, having participating jurisdiction notify their residents, and contacting housing and social service community stakeholders through the Community Council of St Charles regarding the public hearing and draft plan availability. Staff also sends notices to the local St. Charles chapter of the NAACP and the English as a Second Language Department at the St Charles Community College to encourage minority participation. In 2020, St Charles County sent out a Community Needs Survey and received 232 responses. This was mailed out due to the Covid-19 pandemic.

5. Summary of public comments

Respondents to the Community Needs Survey indicated that the community's needs, ranked from higher to lower, were rent, mortgage, utility assistance; food assistance; mental health assistance; small business loans; homeless shelters; affordable housing; education assistance; coordinated entry; and transportation services.

6. Summary of comments or views not accepted and the reasons for not accepting them

The County took all of these comments into consideration. They use the St Charles County Community Assistance Board to select subrecipients to expend homelessness funds each year.

7. Summary

During FY2021-FY2025, St Charles County will administer several Urban County wide programs for eligible residents of the participating jurisdictions. As sub-recipients, the City of St Charles and the City of St Peters will also administer several programs tailored to the needs of eligible St Charles or St Peters residents. Some programs will be combined, expanded and there will also be new programs to address identified needs of the Urban County.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ST. CHARLES COUNTY	
CDBG Administrator	ST. CHARLES COUNTY	Department of Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

St Charles County contracts with the City of St Charles for program administration of the CDBG funds. Robert Myers, Planning & Zoning Division Director, St Charles County is the primary contact and Kathleen Thompson, CDBG Administrator, City of St Charles is the secondary contact.

Consolidated Plan Public Contact Information

Interested parties can send their comments to Ms. Kathleen Thompson, CDBG Administrator St Charles Urban County 200 N. 2nd Street, Ste 303, St Charles, MO 63301 or by email to kathleen.thompson@stcharlescitymo.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The County acknowledges the importance of consultation in the development of the Consolidated Plan. The County enlisted the assistance of the St. Charles Community Council and specifically the Tri-County Continuum of Care to help make contacts within the community to encourage participation in the process.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The County coordinates with public and assisted housing providers through its representation at the Tri-County Continuum of Care meetings. Staff promotes CDBG & HOME programs and gives updates on what programs may be available throughout the year to eligible residents of the participating jurisdictions. The Continuum meetings provide an excellent opportunity for networking and sharing of information regarding programs. These agencies can then take the program information back to their staff and clients to share the opportunities that are available.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Staff participated in the Continuum of Care meetings to get updates on the Continuum's efforts to address the needs of homeless persons. Many of the agencies participating in the meetings are working with these homeless populations. At risk homeless was an identified need during the last 5-year Consolidated Plan period and continues to be acknowledged by the County as a need. St Charles County has previously funded Sts. Joachim and the Community Council of St Charles County's housing crisis Coordinated Entry program. Both of these organizations participate in the Continuum of Care and utilize CDBG money to fund homelessness programs by providing rent and or utility assistance and coordination and management for those in jeopardy of becoming homeless. This use falls under the 15% public service cap so funds are limited as transportation, another identified priority need, is also funded with a portion of this cap.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The County does not receive ESG funds. Staff participate in Continuum of Care meetings in order to receive updates on the Homeless Management Information System (HMIS) which is handled through the Community Council.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COMMUNITY COUNCIL ST CHARLES
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government - State Other government - County Other government - Local Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Agencies were notified via the Community Council to attend a public hearing to help identify needs within the community. St Charles Urban County hosted a joint public hearing in an effort to attract area agencies and public participation in the process. There were approximately 40 individuals that attended the virtual public hearing. The agencies were given an opportunity to discuss all topics of need to be considered. Discussion included the need for affordable rental housing, housing rehabilitation, transportation, home-ownership, rent and utility assistance. The County, either through its website, through the Continuum of Care contact list, mailings, or direct email and phone calls made an effort to contact all area agencies to encourage participation.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Through assistance from the St Charles Community Council and Continuum of Care, the County provided outreach to St. Charles County organizations. There were no agencies purposefully left out of the public hearing process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	St Charles Community Council	The Continuum of Care provides a networking opportunity for area agencies to gather to discuss the state of the community in regards to their clients, programs, and assistance. The Continuum of Care also leads the charge to end homelessness. The County coordinates with the Continuum agencies in an effort to provide assistance in reaching their goals to assist those in need within the community.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The County and the Continuum of Care coordinate efforts to host public hearings within the County for its planning processes. The communities acknowledge that while some of their needs may vary, there are also some that overlap. Staff representing St Charles County also shared information on programs and their guidelines to assist in helping eligible residents.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The County acknowledges the importance of citizen participation in the development of the plan. Getting citizen participation continues to be a struggle for the County. The process for the development of this plan included

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Residents of Public and Assisted Housing	Discussed the unmet needs of residents at Parkridge Apartments and how to transition out of the public housing authority.	A homebuyers seminar was scheduled to be held at the Housing Authority's Conference Room to include those in the Family Self Sufficiency Program, lenders, and housing counseling agencies. This seminar would discuss the steps in purchasing a home.	This seminar was cancelled due to the outbreak of Covid-19. This will be held at a later date once the office of the Housing Authority is open and allowing people inside.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	Residents of Public and Assisted Housing	Discussed the unmet needs for children in the before and after school program as well as their summer programs.	Recommended that the County expand the transportation program to children and fund the Boys and Girls Club to assist in those transportation needs.	All comments were accepted	
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Sent out Needs of the Community to include Covid-19 needs.	232 responses were received and items were prioritized. These priorities were rent, mortgage, utility assistance, food assistance, mental health, small business loans, and a homeless shelter.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Minorities Persons with disabilities	CAPER Public Hearing. There were no attendees	1 comment received was from the Executive Director of Sts. Joachim and Ann Care Service commented that more resources for mental health assistance is needed as well as the need for affordable housing. This needs to include affordable apartments where individuals can spend approx. 30-33% of their monthly salary on housing. They have also hired a "Housing Locator" to meet with landlords and actively search for housing people.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	CoC meeting approximate 40 attendees. A brief presentation over the County's Analysis of Impediment results.	As a community how can we address these impediments that keep coming up	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

St. Charles County has identified several needs related to both housing (affordable housing, rehabilitation) and non-housing community needs (transportation, senior, and disabled services). This process will assist the County with creating programs utilizing CDBG funds to address the priority needs identified. Specific programs will be funded annually based on continued need and success of the program and utilization of the available project funding by the County.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The most common housing need is affordability, particularly for low- and moderate-income households. Affordable housing is considered a key factor in determining the health and well-being of a region.

Demographics	Base Year: 2010	Most Recent Year: 2019	% Change
Population	360,485	406,204	13%
Households	132,906	146,631	10%
Median Income	\$65,281.00	\$84,978.00	30%

Table 5 - Housing Needs Assessment Demographics

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,100	11,105	21,875	15,510	84,965
Small Family Households	2,735	2,635	7,085	6,245	50,320
Large Family Households	405	425	1,480	1,490	8,990
Household contains at least one person 62-74 years of age	1,795	2,685	5,400	3,560	15,985
Household contains at least one person age 75 or older	1,590	3,155	3,900	2,030	4,335
Households with one or more children 6 years old or younger	1,480	1,283	3,210	2,910	13,050

Table 6 - Total Households Table

Data Source Comments:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	35	140	4	254	40	10	55	0	105
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	4	0	10	4	10	24
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	130	20	60	145	355	45	15	60	75	195
Housing cost burden greater than 50% of income (and none of the above problems)	2,665	1,310	215	80	4,270	2,875	1,905	1,080	145	6,005

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	340	2,485	2,560	480	5,865	880	1,630	4,635	2,070	9,215
Zero/negative Income (and none of the above problems)	390	0	0	0	390	575	0	0	0	575

Table 7 – Housing Problems Table

Data Source: 2011-15 CHAS
Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,045	7,415	8,815	3,010	26,285	3,835	3,570	5,840	2,295	15,540
Having none of four housing problems	1,090	3,690	13,065	12,500	30,345	490	2,805	9,250	9,220	21,765
Household has negative income, but none of the other housing problems	965	0	0	0	965	575	0	0	0	575

Table 8 – Housing Problems 2

Data Source
Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	980	1,175	1,004	3,159	990	880	2,210	4,080
Large Related	230	110	235	575	125	195	450	770
Elderly	555	1,380	615	2,550	2,065	1,790	1,895	5,750
Other	1,400	1,185	935	3,520	640	695	1,175	2,510
Total need by income	3,165	3,850	2,789	9,804	3,820	3,560	5,730	13,110

Table 9 – Cost Burden > 30%

Data Source
Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	930	415	4	1,349	875	600	330	1,805
Large Related	210	20	0	230	115	90	35	240
Elderly	435	470	190	1,095	1,415	900	480	2,795
Other	1,250	420	25	1,695	535	330	240	1,105
Total need by income	2,825	1,325	219	4,369	2,940	1,920	1,085	5,945

Table 10 – Cost Burden > 50%

Data Source
Comments: 2011-15 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	20	60	115	325	20	25	100	75	220

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	30	30	30	0	10	10	50
Other, non-family households	0	0	0	4	4	0	0	0	0	0
Total need by income	130	20	60	149	359	50	25	110	85	270

Table 11 – Crowding Information - 1/2

Data Source
Comments: 2011-15 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	625	459	1,925	3,009	855	824	1,285	2,964

Table 12 – Crowding Information – 2/2

Data Source
Comments: 2011-15 CHAS

Describe the number and type of single person households in need of housing assistance.

The 2021 Analysis of Impediments discovered that small multifamily developments occur at nearly the same rate as single-family attached units (7.2 and 7.0%).

There are a total of 152,117 total housing units in the County. The biggest percentage of homes are single-family detached.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2021 Analysis of Impediments, the estimated number of persons in St Charles County with a disability is 38,879 or 10% of the total population. Like other jurisdictions in the Consortium, older adults (age 65 or older) have the highest disability rate (30.1%) compared to other age groups, but the disability rate of older adults is the lowest among all jurisdictions in the Consortium. The disability rate for younger age groups is much lower, at 8.0% of residents aged 18 to 64, and 4.0% of children under age 17 experiencing one or more disabilities.

What are the most common housing problems?

The primary challenge to creating and preserving affordable housing in St Charles Urban County is that household incomes are failing to keep up with the rising housing costs. The increase in housing costs is driven by supply and demand, which is impacted by price of materials, land values, increased regulatory costs, etc. Additionally, some established neighborhoods within the County include deteriorating housing which needs rehabilitation to reduce blight and to preserve decent, affordable housing.

Are any populations/household types more affected than others by these problems?

The data shows that persons at or below 80% AMI are impacted by housing cost burdens greater than 20% and that the impact increases for each lower income category. The County agrees with the need for the rehabilitation of the existing housing stock, as well as new affordable housing options.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The leading cause of being at risk for homelessness among extremely low-income individuals and families with children who are currently housed include housing cost burden and severe housing cost burden.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The following list are characteristics that are often linked with housing instability and increased risks of homelessness:

Temporary financial crisis or loss of a job

Death or the end of a relationship

Mental health, substance use, or medical conditions.

Discussion

**NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	0	0
White	0	0	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,415	3,690	0
White	6,230	3,355	0
Black / African American	590	120	0
Asian	70	20	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	340	160	0
Other	180	35	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2021 St Charles County Housing Analysis

Data Source Comments: 2013-17 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,170	11,795	0
White	8,005	10,860	0
Black / African American	830	430	0
Asian	90	245	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	125	135	0
Other	115	85	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2021 St Charles County Housing Analysis

Data Source Comments: 2011-15 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,835	12,185	0
White	3,435	1,140	0
Black / African American	250	280	0
Asian	60	130	0
American Indian, Alaska Native	50	15	0
Pacific Islander	0	0	0
Hispanic	10	270	0
Other	30	85	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2021 St Charles County Housing Analysis

Data Source Comments: 2011-15 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

When utilizing the HUD criteria, County staff found that each non-white household group experiences disproportionately greater housing needs than white households in all of the income categories.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	0	0
White	0	0	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (renter)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
Having 1 or more of four housing problems	2,349	1,003	288	78	3,838
Having none of four housing problems	789	2,828	5,323	2,857	18,304
Household has negative income, but none of the other housing problems	368	0	0	0	368
2011-15 CHAS					

Table 18 - For ST. CHARLES COUNTY (CDBG Grantee) - Households with one or more Housing problems: Lacks kitchen or bathroom, Overcrowding, cost burden (renter)

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,300	7,805	0
White	2,840	6,740	0
Black / African American	125	585	0
Asian	55	35	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	160	345	0
Other	115	100	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2021 St Charles County Housing Analysis

Data Source Comments: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,955	19,005	0
White	1,720	17,140	0
Black / African American	125	1,140	0
Asian	15	320	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	75	185	0
Other	19	185	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

2021 St Charles County Housing Analysis

Data Source Comments: 2011-15 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	15,555	0
White	355	14,490	0
Black / African American	70	460	0
Asian	0	190	0
American Indian, Alaska Native	30	35	0
Pacific Islander	0	0	0
Hispanic	10	270	0
Other	0	115	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2021 St Charles County Housing Analysis

Data Source Comments: 2011-15 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Households of various sizes and types experience severe cost burdens. Severe housing cost burdens occur less frequently in St Charles County but there is a burden for non-white populations who are disproportionately affected by severe housing problems. In St Charles County, approximately 17% of Other, non-hispanic households have a severe housing cost burden compared to 7% of white households. There is a lower rate for small families occurring approx. 5% in the County.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	112,855	17,950	10,755	995
White	103,130	15,515	9,110	790
Black / African American	3,870	1,365	775	20
Asian	2,140	265	170	60
American Indian, Alaska Native	225	25	10	0
Pacific Islander	20	0	0	0
Hispanic	2,305	490	385	115
Other	0	290	305	10

Table 22 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2021 St Charles County Housing Analysis

Data Source Comments: 2013-2017 CHAS

Discussion

The total number of home purchase loan applications are 14,991. These applications were taken by mail, internet or phone.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Low-income Black and Hispanic applicants had above average denial rates. Approximately 17% of low-income Hispanic and 30% low-income Black applicants were denied mortgages. All other low-income groups experience below average denial rates.

If they have needs not identified above, what are those needs?

The most common reasons for mortgage loan denial were lack of collateral, incomplete credit applications, poor credit history and high debt-to-income ratios.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There is no requirement for reporting reasons for loan denial but St. Charles County as a whole had approximately 36.6% loan application denials.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 23 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:
2021 St Charles County Housing Analysis
Data Source Comments:

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	0	2	6	0	6	0	0	
Average Household size	0	0	3	2	0	2	1	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	2	34	0	34	0	0
# of Disabled Families	0	0	17	89	0	88	1	0
# of Families requesting accessibility features	0	0	67	261	0	260	1	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	50	594	314	570	5	0	24
Black/African American	0	0	11	341	206	296	1	0	9
Asian	0	0	3	0	5	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	0	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	1	0	0
Other	0	0	0	0	0	4	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:
2021 St Charles County Housing Analysis
Data Source Comments:

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	19	5	24	0	0	2
Not Hispanic	0	0	65	259	0	847	7	0	33

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 26 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:
2021 St Charles County Housing Analysis
Data Source Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs for tenants and applicants both are deposits for new housing and utility assistance. The utility assistance is needed to pay past due amounts in order to get the utilities into the client's name. There are families that could also benefit from household supplies to include furniture as well.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Public Housing has approximately 200 on the list currently of different forms of families. Some are 1 person household and up. For St Charles County's Housing Assistance Program, Section 8 has approximately 2000 families on the list at this time. The St Charles Housing Authority just closed their Section 8 wait list and are still going through the applications. The applications that have been reviewed thus far are families of different sizes and races. The most immediate needs for public housing and section 8 tenants are rental and utility assistance. The needs for section 8 applicants are deposits and application fees.

How do these needs compare to the housing needs of the population at large

There are multiple low-moderate income persons within the County that experience the same problem in paying past due rent, mortgage, and utilities.

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The following experiences homelessness or on the verge of homelessness in St Charles County. A number of clients were identified by household type.

2847 - Single Mom

349 - Single Dad

1053 - Family with 2 parents

884 - Family of adults

1445 - Individual adults

6 - Individuals under the age of 6

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	190	31	922	855	619	118
Persons in Households with Only Children	89	4	73	63	60	37

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	150	79	815	770	534	83
Chronically Homeless Individuals	2	10	45	13	46	0
Chronically Homeless Families	14	2	35	20	33	118
Veterans	1	10	51	35	40	282
Unaccompanied Child	16	41	73	63	60	37
Persons with HIV	2	3	2	3	3	0

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:

Community Council

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

There are currently 719 persons or 387 households are currently on the list (literally homeless), a 4% decrease within 6 months. The majority of these households are not in a shelter. The need for long-term supportive housing with case management (permanent supportive housing) in

order to stabilize. This total is down by 39% from prior months. The need for time limited financial and case management assistance to stabilize (rapid rehousing) has increased by 98%. There are approximately 64 households that will likely self-resolve with minimal financial assistance.

There are approx. 73 homeless households with disabilities (103 individuals) were able to be housed due to new HUD mainstream vouchers.

There is a trend of more adults with disabilities and chronic health conditions who need longer term case management support to maintain housing.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	179	63
Black or African American	57	13
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	8	2
Not Hispanic	241	77

Alternate Data Source Name:
Community Council
Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Currently, there are 101 family households with 373 individuals that have been identified as literally homeless. The vast majority of these households are single parent families with children, with income 30%AMI. The majority of these households have family members with mental health issues, chronic health conditions, and other disabilities. There are 286 households of individuals or adults only who are literally homeless. Many have mental health issues, health issues, and a trauma history.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In the most recent point in time (PIT) count on January, 27, 2021, the race and ethnicity of St Charles County homeless residents was determined to be 74% White, 21% Black or African American, and 4% Multiple Races. Less than 1% identified as Asian, American Indian, Alaska Native, Native Hawaiian, or other Pacific Islander. Ninety-seven percent identified as Non-Hispanic/Non-Latino, while 3% identified as Hispanic or Latino

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

St Charles County continues to be challenged with a significant population of unsheltered homeless. In the most recent PIT count, 328 individuals (182 households) in St Charles County were identified as literally homeless. However, in the most recent Point in Time count, we were able to shelter more of those individuals due to increased COVID-19 funding for emergency non-congregate shelter, and the generosity of the community due to extremely cold weather. Overall, the count of sheltered and

unsheltered homeless in St Charles County increased by 54 individuals between the 2020 and the 2021 PIT count. In the 2021 count however, 280 individuals were sheltered, compared to 86 during the 2020 PIT count. Unfortunately, the challenge will be to sustain the number of sheltered individuals once COVID-19 funding for emergency shelters is depleted.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Describe the characteristics of special needs populations in your community:

There are an estimated 38,879 residents in St Charles County with a disability. The most common disability type is difficulty with ambulatory movement. Approx. 4.7% of County residents have an ambulatory difficulty. Cognitive independent living, and hearing difficulties are the next most common types of disabilities, each impacting around 3% of residents in the County. People that experience difficulties with self-care and vision comprise less than 2% of the total populations.

What are the housing and supportive service needs of these populations and how are these needs determined?

There are currently 8 multi-family apartments designed specifically for low-income, elderly, and special needs in St Charles County. (Source: U.S. Census Bureau)

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In 2018, it was reported that 98 of every 100,000 people are living with Human Immunodeficiency Virus (HIV). (Source: <https://map.aidsvu.org/map>)

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The St Charles Urban County does not intend to use its limited CDBG funding for public facilities within the next five years.

How were these needs determined?

No needs have been identified

Describe the jurisdiction's need for Public Improvements:

The St Charles Urban County does not intend to use its limited CDBG funding for public improvements within the next five years.

How were these needs determined?

No needs have been identified.

Describe the jurisdiction's need for Public Services:

Several needs identified throughout the process are public services and will fall within the 15% public services cap. Transportation, homeless prevention, community services and meals on wheels are the identified public service needs. St Charles County does not have a public transportation system and therefore the transportation needs of the elderly, disabled, and low-income populations have not been met. There are many agencies within the County who provide services to homeless or those who are in jeopardy of becoming homeless who could benefit from additional funds to assist with their missions and addressing the homeless prevention needs. Aging Ahead administers the Meals on Wheels program providing nutritious meals to homebound seniors, disabled, and low-income residents.

How were these needs determined?

The public service needs were determined based on continual engagement with housing and social service agencies and public input. At a Continuum of Care meeting there were approximately 40 participants from non-profit organizations. The participants expressed concerns over transportation, rent and utility assistance and homeless prevention. As a subrecipient, the City of St Charles has administered community service programs assisting the elderly, disabled, and low-income families.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the American Community Survey, there are 152,117 housing units in St Charles County. Among the three counties of St Charles, St Louis, and Jefferson, St Charles County has the fastest rate of growth where the number of housing units has increased by 44.2% since the year 2000. Vacancies are lowest in St. Charles County where the rate is 4.9%. The vacancy rate is calculated from data including housing that is available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. The actual number of rental and for-sale units that are available for occupancy are likely lower than these figures indicate.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	114,611	75%
1-unit, attached structure	10,608	7%
2-4 units	6,010	4%
5-19 units	10,975	7%
20 or more units	5,540	4%
Mobile Home, boat, RV, van, etc	4,373	3%
Total	152,117	100%

Table 28 – Residential Properties by Unit Number

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	102	0%	708	2%
1 bedroom	979	1%	5,715	20%
2 bedrooms	71,356	61%	19,496	69%
3 or more bedrooms	43,841	38%	2,446	9%
Total	116,278	100%	28,365	100%

Table 29 – Unit Size by Tenure

Data Source Comments:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

St Charles County not only provides grant funds to non-profit organizations that assist with rental assistance but also to an organization to assist in affordable rental to low income individuals.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the Northeast Community Action Corporation, the subrecipient of St Charles County's Housing Choice Voucher (Section 8) funding, the availability of housing for tenants using Section 8 vouchers is extremely limited in St. Charles County, and several multi-family housing complexes which

have traditionally accepted Section 8 vouchers are no longer doing so and are now moving to all market-rate pricing.

Does the availability of housing units meet the needs of the population?

St Charles County has seen an increase in housing units by 44.2% since the year 2000. As a whole, St Charles County has a vacancy rate of 4.9% which is the lowest vacancy rate between five jurisdictions

Describe the need for specific types of housing:

Housing structure variety is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multi-family housing, including rental apartments, are more affordable rental options than single family homes for low-moderate income persons. Available housing units are not meeting the needs of the population in terms of affordability, options for disabled residents, and homeless single men.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Cost of Housing

	Base Year: 2014	Most Recent Year: 2019	% Change
Median Home Value	189,600	237,900	25%
Median Contract Rent	818	890	9%

Table 30 – Cost of Housing

Data Source Comments:

Rent Paid	Number	%
Less than \$500	2,692	0.0%
\$500-999	16,334	0.0%
\$1,000-1,499	6,347	0.0%
\$1,500-1,999	1,098	0.0%
\$2,000 or more	693	0.0%
Total	27,164	0.0%

Table 31 - Rent Paid

Alternate Data Source Name:
2021 St Charles County Housing Analysis
Data Source Comments:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,205	No Data
50% HAMFI	4,900	5,725
80% HAMFI	21,710	16,050
100% HAMFI	No Data	34,945
Total	27,815	56,720

Table 32 – Housing Affordability

Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	633	701	905	1,185	1,395

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

There is not sufficient housing available that is affordable to households earning less than 30% AMI which leaves a need for more rental units.

How is affordability of housing likely to change considering changes to home values and/or rents?

The median home values are substantially high. This reinforces barriers to overall affordability in housing which puts more demand on affordability especially for low-income individuals.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

St Charles County has the highest share of renters paying over \$1,000 per month. This tends to cause a cost burden for the tenants. There is a need for more affordable rentals in the County.

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	0	0%	0	0%

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			70	265			0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As reported there are approximately 328 housing units located within the St Charles Urban County. There is still a great need for affordable housing especially for low income individuals and families. The City of St Charles is the only jurisdiction located within Urban County that has a public housing development. This development is Park Ridge Apartments.

Public Housing Condition

Public Housing Development	Average Inspection Score
Park Ridge Apartments	84C

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The St Charles Housing Authority has been working with the City of St Charles and Northeast Community Action Corporation to weatherize their client's apartments to help reduce utility costs.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The St Charles Housing Authority goals is to provide an improved living environment through education, promote self-sufficiency and to ensure equal opportunity and affirmatively further fair housing.

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	63	112	11	88	12
Households with Only Adults	15	131	3	236	10
Chronically Homeless Households	0	5	0	18	2
Veterans	0	1	0	2	2
Unaccompanied Youth	8	7	3	0	5

Table 40 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

For people in St Charles County who are homeless or at risk of becoming homeless, finding help can be challenging. St Charles County provides funding for public services such as Coordinated Entry. Coordinated Entry creates a simpler way for people to get the help they need by accessing numerous services that are connected to a centralized case management team. All clients can complete only one assessment to rank their level of vulnerability based on age, health, disability, mental health, available resources and other factors.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are a significant amount of services to meet the needs of individuals or families.

Community Council of St Charles County - Homeless Assistance, Housing Resources - Home Repair, Non-Profit Support and Information and Referral.

Coordinated Entry - County-wide Intervention-Emergency Assistance, Domestic Violence Shelters and Counseling, Homeless Assistance, Hotlines, Substance Abuse Programs, Information and Referral.

Emergency Weather Response (EWR) - Crisis Intervention - Emergency Assistance, Homeless Assistance.

Love in the Name of Christ (Linc) St Charles County - Crisis Intervention, Emergency Assistance, Education, Employment-Vocational Rehabilitation, Faith Based Outreach, Family Support - Childcare, Homeless Assistance, Transportation, Recreation

North East Community Action Corporation (NECAC) - Crisis Intervention, Emergency Assistance, Family-Support Childcare, Homeless Assistance, Housing Resources - Home Repair.

Sts Joachim and Ann Care Service - Food Assistance, Disaster Preparedness and Response, Employment-Vocational Rehabilitation, Homeless Assistance.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Special needs populations consist of persons who are not homeless but due to various reasons are in need of services and supportive housing. St Charles County does work with public service agencies that provide funding to various programs that provide services to special needs populations, including but not limited to those who service the elderly, frail elderly, developmentally disabled, physically disabled, mentally disabled, alcohol or substance abuse, victims of domestic violence and veterans.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

In housing, accessibility modifications to accommodate persons with mobility disabilities may include, but are not limited to; wider doorways, no step thresholds, installation of ramps, grab bars, lowered countertops and accessible hardware.

For persons with special needs, the high cost of living in St Charles County makes it difficult to maintain a stable residence. Often this population relies on support services from various non-profit organizations to avoid becoming homeless or institutionalized.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

St Charles County provides funding for Coordinated Entry to assist people in getting referrals for the appropriate services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

St Charles County will continue with the following programs:

Home Improvement Program - to assist homeowners in making repairs to their homes

Transportation Program - to assist with essential transportation for individuals who cannot drive or afford other means of transportation

Rental Rehab Program - to assist low income individuals or families with decent affordable housing

Community Services Program - to assist City of St Peters residents with a lawn mowing program and Meals on Wheels to offer hot meals to the homebound seniors or the disabled.

Coordinated Entry - to fund a referral service and provide case management to not only the homeless but to prevent homelessness.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In the 2021-2025 Consolidated Plan, the County will use CDBG funds to support public services utilizing the 15% cap. In the 2021 Annual Action Plan, the County will provide public service dollars to serve Meals on Wheels which will supply hot meals to homebound, elderly and disabled members in the community.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers.

St Charles County's Analysis of Impediments (2021) identified the main barriers for residents moving to areas of opportunity were housing costs, municipal policies that limit affordable housing supply and drive up costs, lack of transportation opportunities, and lack of housing that is accessible for people with disabilities.

St Charles County will continue to engage the community in raising awareness of available job and skills training programs. Continue to engage in Section 3 and local hiring programs, and expand the supply of affordable housing near employment opportunities.

St Charles County will encourage construction of new affordable and accessible housing units and consider zoning code amendments to align group home siting requirements with those of other single-family dwellings.

The City of St Charles's Human Relations Commission will educate the citizens in the community on fair housing and have been in touch with the Metropolitan St Louis Equal Housing and Opportunity Council regarding hosting training seminars.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,247	238	1	0	-1
Arts, Entertainment, Accommodations	18,992	21,178	9	14	5
Construction	12,778	9,456	6	6	0
Education and Health Care Services	44,684	32,966	21	22	1
Finance, Insurance, and Real Estate	20,439	10,173	10	7	-3
Information	5,322	4,485	3	3	0
Manufacturing	26,024	15,550	12	10	-2
Other Services	22,207	17,681	11	12	1
Professional, Scientific, Management Services	9,083	5,104	4	3	-1
Public Administration	6,372	2,891	3	2	-1
Retail Trade	25,052	20,298	12	13	1
Transportation and Warehousing	9,062	5,594	4	4	0
Wholesale Trade	7,265	6,433	3	4	1
Total	208,527	152,047	--	--	--

Table 41 - Business Activity

Alternate Data Source Name:
2010-2019 American Community Survey
Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	155,467
Civilian Employed Population 16 years and over	147,165
Unemployment Rate	5.34
Unemployment Rate for Ages 16-24	19.12
Unemployment Rate for Ages 25-65	3.47

Table 42 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	40,188
Farming, fisheries and forestry occupations	5,578
Service	12,614
Sales and office	39,454
Construction, extraction, maintenance and repair	11,180
Production, transportation and material moving	7,205

Table 43 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	88,742	64%
30-59 Minutes	44,353	32%
60 or More Minutes	4,926	4%
Total	138,021	100%

Table 44 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,858	481	2,347

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	26,289	1,615	7,174
Some college or Associate's degree	41,040	2,115	8,432
Bachelor's degree or higher	49,370	1,033	6,229

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	220	457	432	799	1,802
9th to 12th grade, no diploma	1,976	1,274	1,042	2,647	2,738
High school graduate, GED, or alternative	7,196	7,342	6,728	20,997	14,449
Some college, no degree	11,882	8,611	7,435	19,592	8,051
Associate's degree	1,512	4,666	3,898	7,426	1,599
Bachelor's degree	2,597	10,765	9,691	17,473	4,843
Graduate or professional degree	189	4,237	5,444	8,984	3,210

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	586,240
High school graduate (includes equivalency)	1,277,474
Some college or Associate's degree	1,606,422
Bachelor's degree	2,025,743
Graduate or professional degree	2,547,679

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based upon the Business Activity table shown above, the major employment sectors within St Charles County are:

Service

Production, transportation, and material moving

Management, business and financial

Describe the workforce and infrastructure needs of the business community:

The 2019 annual average of the total labor force in St Charles County was 225,731, an increase of 10% from 2010. Residents were predominantly in white collared positions 69.3% compared to blue collar 30.7%, although approximately 62% of them commute daily outside St Charles County to other parts in the region.

St Charles County does have a few barriers to employment which can be homelessness, disabilities, and limited proficiency. The total working age of the population, with a barrier to employment, is about 20,995. These barriers to employment can consist of homelessness, disabilities, and limited proficiency.

St Charles County has grown over the past few decades, local community and business leaders have worked to invest in public infrastructure to build new roads, bridges, and highways to serve business and residents.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Jobs tend to be clustered in parts of central St Charles County, while densely populated areas of St Charles have fewer jobs available.

One of the identified impediments affecting St Charles County is a lack of public transportation for residents to access employment. There is a high proportion of residents that access employment outside of St Charles County.

St Charles County's annual average unemployment rate for 2019 was 2.5% lower than the annual average.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

St Charles County not only has the lowest monthly unemployment rate for decades but also a well-educated workforce who have obtained a college degree from local colleges and universities. The 2019 educational attainment, 2019 estimates show nearly 46% of the population in St Charles County has an

associated degree or higher. St Charles County partners with regional and state efforts to encourage post-secondary education, including certifications and apprenticeships.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The St Charles County Department of Workforce & Business Development, which staffs and operates the Missouri Job Center of St. Charles County provides extensive employment and training services in St Charles County. The Job Center works under a strategic vision in partnership with business and local governments. The St Charles Community College's Business and Industry Program works cooperatively with businesses to identify skills and implement training needed for thousands of workers and employers county-wide.

The five public school districts in the community partnered to successfully launch a high school internship program known as CAPS (Center for Advanced Professional Studies). It's part of a national effort to put high school students into real-world settings to help them better decide their career and educational futures. It also plants seeds of opportunities for astute business owners.

These goals, efforts and others are to continuously improve and grow the skilled workforce and talent pipeline available to employers in St Charles County, Missouri.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Not applicable.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The County is not aware of a concentrated area of households with multiple housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

St Charles County's analysis of Impediments (2021) found low levels of segregation within St Charles County between 1990 and 2010, and identified no racially or ethnically concentrated area of poverty (RECAPs) within St Charles County as defined by HUD. In St Charles County, the area of highest poverty, lies in the Mississippi River floodplain, between the Mississippi River and State Highways 79 and 370 (Census Tracts 3103 and 3115).

What are the characteristics of the market in these areas/neighborhoods?

The County is now aware of any characteristics

Are there any community assets in these areas/neighborhoods?

The County is not aware of any community assets

Are there other strategic opportunities in any of these areas?

There are no other strategic opportunities that the County is aware of at this time.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Not all households have internet access availability in St Charles County. During the Covid-19 pandemic low-income individuals who did not have access were given access if they had children in the home. It is unknown if they will continue this service however, there are programs that are offering discounts for eligible households. If a household was unable to obtain internet access, the County Library District does offer free Wi-Fi accessibility.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the FCC Fixed Broadband Deployment Map, St Charles County has different broadband providers available throughout the County who offer a variety of delivery methods (cable, satellite, fixed wireless, etc.)

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Located at the confluence of the Mississippi and Missouri Rivers, the primary risk of St. Charles County associated with climate change is increased flooding due to more extreme rain events within the upper Mississippi and Missouri River basins. St Charles County is investing in flood risk reduction projects, but more are needed. The County floodplain development ordinance purpose is to promote the public health, safety and general welfare; to minimize losses from periodic flooding; to establish or maintain the community's eligibility for participation in the National Flood insurance Program. By meeting these requirements and applying the provisions it will restrict or prohibit uses which are dangerous to health, safety, or property in times of flooring or cause undue increases in flood heights or velocities. Uses that are vulnerable to floods, to include public facilities, be provided flood protection at the time of the initial construction, and protect individuals from buying lands which are unsuited for intended purposes because of flood hazard.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Over 40% of St Charles County is classified as flood-prone land, and the census tract with the lowest household income county-wide is located within the Mississippi River floodplain.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

St Charles Urban County funding will be prioritized based on needs identified during the development of the Consolidated Plan. There was continued need and support for existing programs as well as identifications of additional programs to address needs within the Urban County. While there are limitations to what the County will be able to address during the FY 2021-2025 program years. Funding will be allocated for a majority of the priority needs identified. The County will continue to coordinate efforts and improve communication with the public and local government and agencies to increase the programs that are successful in reaching low-income, elderly, and disabled populations.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	City of St. Charles
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Essential Transportation
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	City of St. Peters
	Area Type:	Sub-recipient & participating jurisdiction of St. Charles Urban County
	Other Target Area Description:	Sub-recipient & participating jurisdiction of St. Charles Urban County
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.		

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	St. Charles Urban County
	Area Type:	Includes Unincorporated St. Charles County & 7 municipal jurisdictions
	Other Target Area Description:	Includes Unincorporated St. Charles County & 7 municipal jurisdictions
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The St Charles Urban County currently consists of 8 municipalities: St Charles, St Peters, Lake St Louis, Wentzville, Cottleville, New Melle, St Paul and Weldon Spring in addition to the unincorporated area of St Charles County. Program funds will be distributed based on eligibility within the participating jurisdictions of the Urban County. Direct assistance programs will be available to residences within the

Participating Jurisdictions or may be available directly to a participating jurisdiction as a sub-recipient.
Participating jurisdictions on an annual basis.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

Narrative (Optional)

Several priority needs were identified based on agency comments, public hearing, and community experiences. The County will work towards addressing these needs during the FY 2021-2025 program years.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The County identified the need of affordable housing units and increased homeownership assistance as the one of the Counties priorities however, addressing homelessness or assisting in preventing homelessness are also identified needs. By supporting agencies that offer rent, mortgage, and utility assistance to low-income persons this will benefit people in need.
TBRA for Non-Homeless Special Needs	The County supports Public Housing and Section 8 organizations in promoting available rent, mortgage, and utility assistance programs to keep people in their homes. They are also in constant contact with members of the Continuum of Care that update the progress on reducing homelessness and communicate any unmet needs.
New Unit Production	The analysis of impediments data shows the need for affordable housing for disabled and members of protected classes. When the housing supply is limited through regulatory barriers such as limited land area zoned for multi-family use. This negatively impacts members of protected classes seeking housing choices. Affordable housing supply, which is also limited by the exclusion of subsidized housing types and programs from jurisdictions, has a similar effect on limiting housing choice.
Rehabilitation	The County identified the need for affordable housing. This is also a priority due to the aging housing stock throughout the County. This will also assist in keeping low-income residents in their homes.
Acquisition, including preservation	The housing market is influenced by the state of the economy, interest rates, real income and changes in the size of population. As well as the demand and limited supply. Due to rising housing prices, rising rents, and increased risk of homelessness, the County will continue to promote down payment assistance, and owner-occupied rehab to keep individuals in their homes.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Community Development Block Grant funding has experienced increases in recent pasts. CDBG funds have increased since the last Consolidated Plan cycle. St Charles Urban County is also anticipating program income of CDBG funds, as this has been the trend in the recent past. All goals were provided a specific estimated dollar amount to ensure goals are achievable.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,122,662	30,000	0	1,152,662	4,400,450	The County will continue to allocate 20% to admin, 15% to public service, and the remaining dollars to fund various programs for eligible low-income families through the participating jurisdictions of St Charles Urban County.
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Housing	0	0	0	0	985,022	The St. Charles Continuum of Care anticipates receiving funding for the Homeless Management System

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Housing Trust Fund	public - state	Housing Public Services	0	0	0	0	1,184,000	Funds emergency assistance and rental assistance to prevent homelessness for approximately 225 households, and assists with housing agency operating funds.
LIHTC	public - state	Housing	0	0	0	0	4,124,000	Low Income Housing Tax Credits received are both federal and state tax credits for housing development
Section 8	public - federal	Housing	0	0	0	0	16,942,639	Section 8 Vouchers for low-income housing for eligible County residents. Vouchers will be allocated to St Charles County for rental housing subsidies.
Tax Credits	public - state	Housing	0	0	0	0	4,706,392	Will fund affordable rental housing and affordable home ownership

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Community Development Block Grant will fund some similar programs receiving private, state, and local funds, such as rent and utility assistance but will also expand services to low-income families by funding additional programs not already funded by other resources. All of the

funds received by the County are important to reach and assist as many in the community as possible. The CDBG programs help expand available services for low-income families and fill a gap in services. There have been no matching requirements identified at this time.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, there is no publicly owned land or property to address the needs identified within the plan.

Discussion

While it appears that St Charles County has several financial resources available to assist low-income St Charles residents, these dollars do not fulfill all of the needs or fill in all of the service gaps experienced within the County. Community Development Block Grant funds are an important resource for the County and have assisted many families with needed programs and services over the last three years and will continue to be an important resource over the next 5 years.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ST CHARLES COUNTY	Government	Non-homeless special needs Rental neighborhood improvements public services	Jurisdiction
City of St. Charles	Subrecipient	neighborhood improvements public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

St Charles County is the responsible entity for the Urban County but has an agreement with the City of St Charles for general administrative duties including the preparation of the required plans. The County will send out bids for programs that they or St Charles will not directly administer or, when a sub-recipient has not been identified. Before joining the Urban County, St Charles was a direct entitlement community for more than 10 years. St Charles will continue to support St Charles County to ensure the success of programs during FY 2021-2025. The County will also identify a subrecipient to assist with homeless prevention within the participating jurisdictions. The County has determined it is in their best interest to create County-wide programs to ensure consistency in the administration of the programs. This is seen as a strength as it will allow staff to oversee one program which should aid in response time and oversight of the programs. Staff has not experienced any gaps in the delivery system over the last 5-year Con Plan period. St Charles staff fields calls regarding all of the Urban County programs. A gap identified in the institutional delivery system is that homeless shelters in St Charles County accept families and single women, but no homeless shelter is currently available for single men.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Continuum of Care homeless coalition addresses homelessness in our Community. The group collects information on homelessness within the community, and maintains information on shelters and other homeless resources. Members of the Continuum of Care gives agencies the opportunity to apply for competitive federal funding to provide homeless services in St Charles County. The Continuum model of homeless services included Outreach/Intake & Assessment, emergency Shelter, Transitional Housing, Supportive Services, Permanent Supportive, Housing and Permanent Housing, as well as rapid rehousing of homeless families as appropriate. Some of the services outlined above are limited services provided through area social service agencies.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

St Charles County is the responsible entity for the CDBG funds. It has contracted with the City of St Charles to perform general administration and also as a subrecipient to administer its own programs. St Charles also administers several Countywide programs available to eligible residents of the participating

jurisdictions. St Charles communicates information regarding existing programs to local agencies working with special needs populations during the St Charles Continuum of Care meetings. Agencies can then refer their clients to the City of St Charles for specific program guidelines, applications or if they have general questions. This relationship has proven successful as the County has received referrals for the programs, especially transportation from the agencies. One of the primary strengths of the service delivery system is the coordinated entry system which by telephoning 2-1-1 connects residents experiencing a housing crisis with available resources provided by housing and social service agencies. A gap identified in the institutional delivery system is that homeless shelters in St Charles County accept families and single women, but no homeless shelter is currently available for single men.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The County will continue to rely on area social service agencies and the participating jurisdictions in communicating information to their clients and residents regarding available programs. If the County determines this delivery system is no longer successful or programs are not expending funds when there is an identified need, it will work to improve or expand the delivery system to ensure the process and expenditure of funds.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development/Rehabilitation	2021	2025	Affordable Housing	St. Charles Urban County			Rental units rehabilitated: 5 Household Housing Unit
2	Housing Rehabilitation	2021	2025	Affordable Housing	City of St. Peters St. Charles Urban County City of St. Charles			Homeowner Housing Rehabilitated: 450 Household Housing Unit
3	Program Administration	2021	2025	Administration	St. Charles Urban County City of St. Charles			
4	Transportation	2021	2025	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County City of St. Charles			Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Services	2021	2025	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County City of St. Charles			Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
6	Homeless Prevention	2021	2025	Affordable Housing	St. Charles Urban County			Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
7	Code Enforcement	2021	2025	Affordable Housing	City of St. Charles			Housing Code Enforcement/Foreclosed Property Care: 7500 Household Housing Unit

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development/Rehabilitation
	Goal Description	Affordable rental housing was identified as a priority need for the community. St Charles County provides for 1 affordable rental unit through the purchase of one house (per year) and the cost to rehab the home. Sts Joachim and Ann Care Service is under contract to provide client services and to oversee the project. This project was identified as a community need for affordable rental housing.

2	Goal Name	Housing Rehabilitation
	Goal Description	The Home Improvement Programs provide decent, safe, affordable housing for low-moderate homeowner occupants. The Home Improvement Programs funding in the St Charles Urban Counties jurisdictions provides repairs to this demographic that they would not otherwise be able to afford. This also includes funding of one full time staff person and one part time staff person to administer the programs for the County. St Charles County includes the City of St Charles and St Peters.
3	Goal Name	Program Administration
	Goal Description	The City of St Charles is under contract with the St Charles Urban County to administer CDBG activities. St Peters will provide their own oversight of the Home Improvement Program, Transportation, and other small projects specifically for St Peters residents.
4	Goal Name	Transportation
	Goal Description	St Charles Urban County has essential transportation programs for the elderly and disabled. Residents of all participating jurisdictions, (PJ's), are eligible to participate. The City of St Peters coordinates their own transportation program. The City of St Charles coordinates rides for the other PJ's.
5	Goal Name	Community Services
	Goal Description	The Public Service Projects are divided amongst the participating jurisdictions. Some community services are funded for homeless prevention within St Charles County municipalities, and the Cities of St Charles and St Peters also have public service projects such as Meals on Wheels, Coordination of the HUD Annual Point in Time Homeless Count, HMIS Coordinated Services Entry, Submission of the HUD Exhibit 1, and Lawn Mowing Services. All programs and activities provide such service to low-moderate income persons including those with disabilities and who are elderly.
6	Goal Name	Homeless Prevention
	Goal Description	Public services selected by the Community Assistance Board to provide homeless prevention services in the way of rent, mortgage, and utility assistance.

7	Goal Name	Code Enforcement
	Goal Description	City of St Charles only provides decent, safe, affordable housing in neighborhoods where 51% of the population are low-moderate income. The activity provides health and safety inspections for rental occupancy. Code Enforcement activities ensure that all properties within the designated areas are compliant with property maintenance codes which ensures the property values are maintained.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

HOME 91.315 refers to the State goals and not an Urban County.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

St Charles County is not in a Section 504 Voluntary Agreement with any of the housing authorities

Activities to Increase Resident Involvements

The St Charles Public Housing authority is very proactive in including their residents into their policy making process. They offer a self-sufficiency program to assist in moving their residents out of the rental market and into homeownership. The City of St Charles intends to offer home buying seminars to include the residents of the housing authority. The public hearings are also sent to the public housing office to encourage residents to participate.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers.

St Charles County's Analysis of Impediments (2021) identified the main barriers for residents moving to areas of opportunity were housing costs, municipal policies that limit affordable housing supply and drive up costs, lack of transportation opportunities, and lack of housing that is accessible for people with disabilities.

St Charles County will continue to engage the community in raising awareness of available job and skills training programs. Continue to engage in Section 3 and local hiring programs, and expand the supply of affordable housing near employment opportunities.

St Charles County will encourage construction of new affordable and accessible housing units and consider zoning code amendments to align group home siting requirements with those of other single-family dwellings.

The City of St Charles's Human Relations Commission will educate the citizens in the community on fair housing and have been in touch with the Metropolitan St Louis Equal Housing and Opportunity Council regarding hosting training seminars.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

One of the barriers identified in the Analysis of Impediments is the NIMBY-ism throughout the County. People do not welcome affordable housing developments due to long-held beliefs and misinformation. One effective strategy to ameliorate these views by offering down payment assistance and seminars to encourage home ownership to low-moderate income individuals. An impediment of low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes can be ameliorated by expanding workforce development programs that focus on technical education, especially for those living in disadvantaged communities. A lack of transportation services in some areas of the County limits housing choices and access to employment. By collaborating with transportation providers and expanding upon existing connections could help expand routes to meet the unmet transportation needs. Insufficient housing for people with disabilities can be addressed by encouraging the construction of new accessible housing. A thorough review of the design and construction requirements and the Fair Housing Act should be compared to identify areas of improvement. St Charles County will in 2021 and 2022 undertake a thorough review of its zoning and subdivision regulations and look for opportunities to reduce barriers to housing affordability.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

St Charles County is continuing in their efforts to meet the needs of unsheltered persons in the community. Staff partners with the Community Council of St Charles County in conducting the point in time count which allows participating agencies to assess the level of homelessness needs in the County, as well as provide referral services and resources to homeless persons. The County also meets regularly to coordinate on-going services and efforts to address homelessness in our community as well.

Addressing the emergency and transitional housing needs of homeless persons

St Charles County funds a portion of homelessness services. By connecting clients in need to relevant and meaningful resources, is one of the first steps to returning them to a stable life. The first steps to rebuilding their lives begins while they seek permanent housing placement. They connect to mainstream benefits, job placement, or education while a client is in some sort of shelter. This is a vital tool for a homeless client to break the cycle of homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Community Council, specifically Coordinated Entry maintains a by-name database of homeless individuals located in St Charles County. The Community Council in conjunction with the Mayor of the City of St Charles has established a homes shelter taskforce. This taskforce has held countless meetings with key local government personnel in addressing the need for a men's homeless shelter/transitional housing. They are also addressing the need for affordable housing for veterans and low-moderate income individuals.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

A main focus area of the Continuum of Care has been to keep the length of time that homeless persons' experience homelessness as short as possible and to reduce recidivism. The Continuum continues to work to cultivate relationships with landlords that have quality affordable units and understand the complexities of homelessness.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

In an effort to increase awareness of lead-based paint to participants of housing rehab programs. St Charles County takes the following steps.

1. Provides the "Protecting your family from lead," brochure to residents participating in a housing program who live in a home built prior to 1978.
2. Requires lead testing for projects impacting a painted service in homes built prior to 1978. A copy of the report is provided to the family. Funding for rehabilitation programs is limited but the County will assist the homeowners in abating the lead paint.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions listed above held in educating concerning the hazards and sources of lead-based paint poisoning and steps to reduce and eliminate such hazards.

How are the actions listed above integrated into housing policies and procedures?

The steps taken by the County are part of the program guidelines followed to administer the CDBG programs as required by HUD.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

St Charles County provides programs and services to enhance the economic well-being of low-moderate income households. The County's strategy is to continue to fund programs and services that reduce poverty. One of the key strategies identified to help accomplish the focus on the coordination of the programs to help facilitate self-sufficiency at the highest level possible. The strategies are currently implemented through a variety of methods. Support programs ensuring ready access to the critical service needs of citizens. Programs include family self-sufficiency, workforce development and training, and community education on fair housing.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Housing Programs will continue to coordinate poverty reducing goals, programs and policies within St Charles County. The City of St Charles's Human Relation Commission will be hosting numerous events throughout the City. They will continue to work with the Metropolitan St Louis Equal Housing and Opportunity Council (EHOC) to spread awareness of Fair Housing for Everyone. Education programs within the County, such as English as a Second Language, can add the ability to increase an individual's wages and the ability to fill positions that offer health benefits and stability. Community Development programs are working to provide stability to neighborhoods by maintaining and improving the current housing stock. A household is more likely to succeed when assistance is available at the point of crisis.

St Charles County does partner with the Community Council of St Charles County to assist with funding for Coordinated Entry, as well as Habitat for Humanity, Northeast Community Action Corporation and Sts Joachim and Ann Care Service. In an effort to increase employment and business opportunities for low-moderate income households, St Charles County complies with Section 3 HUD requirements which provides preference to low-very low-income residents regardless of race or gender.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

St Charles County recognizes its responsibility for carrying out eligible activities in accordance with applicable Federal requirements and procedures. All activities are reviewed by Staff to ensure compliance with eligibility and to ensure that they meet the national objectives of benefitting low and moderate-income residents, alleviating urgent needs, or eliminating slum and blight. All projects are reviewed by staff prior to final approval and incorporation into the Annual Action Plans. Staff will continually develop techniques and procedures to achieve program goals, complete activities in a timely manner, maintain adequate financial systems and maintain all necessary documentation. All requests for program proposals and bids for projects will follow St Charles County or City Guidelines depending on the program.

St Charles County has previously and plans to contract with the City of St Charles to perform general program administration for the Urban County for FY2021-FY2025. St Charles is also a sub-recipient of Urban County funds. St Charles staff is in constant consultation with the County who approves all plans prior to submission to HUD. The County also receives program expenditures to review before they are entered into IDIS by St Charles. The County is responsible for the approval of the IDIS drawdowns creating a separation of duties. On an annual basis, St Charles County will monitor St Charles, a subrecipient, and St Charles will monitor additional subrecipients for compliance.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Community Development Block Grant funding has experienced increases in recent pasts. CDBG funds have increased since the last Consolidated Plan cycle. St Charles Urban County is also anticipating program income of CDBG funds, as this has been the trend in the recent past. All goals were provided a specific estimated dollar amount to ensure goals are achievable.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,122,662	30,000	0	1,152,662	4,400,450	The County will continue to allocate 20% to admin, 15% to public service, and the remaining dollars to fund various programs for eligible low-income families through the participating jurisdictions of St Charles Urban County.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Housing	0	0	0	0	985,022	The St. Charles Continuum of Care anticipates receiving funding for the Homeless Management System
Housing Trust Fund	public - state	Housing Public Services	0	0	0	0	1,184,000	Funds emergency assistance and rental assistance to prevent homelessness for approximately 225 households, and assists with housing agency operating funds.
LIHTC	public - state	Housing	0	0	0	0	4,124,000	Low Income Housing Tax Credits received are both federal and state tax credits for housing development
Section 8	public - federal	Housing	0	0	0	0	16,942,639	Section 8 Vouchers for low-income housing for eligible County residents. Vouchers will be allocated to St Charles County for rental housing subsidies.
Tax Credits	public - state	Housing	0	0	0	0	4,706,392	Will fund affordable rental housing and affordable home ownership

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how

matching requirements will be satisfied

The Community Development Block Grant will fund some similar programs receiving private, state, and local funds, such as rent and utility assistance but will also expand services to low-income families by funding additional programs not already funded by other resources. All of the funds received by the County are important to reach and assist as many in the community as possible. The CDBG programs help expand available services for low-income families and fill a gap in services. There have been no matching requirements identified at this time.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, there is no publicly owned land or property to address the needs identified within the plan.

Discussion

While it appears that St Charles County has several financial resources available to assist low-income St Charles residents, these dollars do not fulfill all of the needs or fill in all of the service gaps experienced within the County. Community Development Block Grant funds are an important resource for the County and have assisted many families with needed programs and services over the last three years and will continue to be an important resource over the next 5 years.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development/Rehabilitation	2021	2025	Affordable Housing	St. Charles Urban County		CDBG: \$80,000	Rental units rehabilitated: 1 Household Housing Unit
2	Housing Rehabilitation	2021	2025	Affordable Housing	City of St. Peters St. Charles Urban County City of St. Charles		CDBG: \$526,450	Homeowner Housing Rehabilitated: 85 Household Housing Unit
3	Program Administration	2021	2025	Administration	City of St. Peters City of St. Charles			
4	Transportation	2021	2025	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County City of St. Charles		CDBG: \$93,433	Public service activities other than Low/Moderate Income Housing Benefit: 850 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Services	2021	2025	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County City of St. Charles			Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
6	Homeless Prevention	2021	2025	Affordable Housing	St. Charles Urban County		CDBG: \$25,000	
7	Code Enforcement	2021	2025	Affordable Housing	City of St. Charles		CDBG: \$70,000	Housing Code Enforcement/Foreclosed Property Care: 350 Household Housing Unit

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development/Rehabilitation
	Goal Description	Affordable rental housing was identified as a priority need for the community. St Charles County provides 1 rental unit through the purchase of one house and the cost to rehab the home. This project was identified as a community need for affordable rental housing.

2	Goal Name	Housing Rehabilitation
	Goal Description	Includes the City of St Charles and St Peters The Home Improvement Programs provide decent, safe, affordable housing for low-moderate homeowner occupants. The programs funded in the St Charles Urban County's participating jurisdictions provides services to this demographic that they would not otherwise be able to afford. A total of 85 units of service are projected which also includes funding of one full time staff person and one part time staff person to administer the Home Improvement Programs for St Charles County and the City of St Charles.
3	Goal Name	Program Administration
	Goal Description	The City of St Charles is under contract with the St Charles Urban County to administer CDBG activities. St Peters will provide their own oversight of the Home Improvement Program, Transportation Program, and other small projects specifically for St Peters residents.
4	Goal Name	Transportation
	Goal Description	
5	Goal Name	Community Services
	Goal Description	The Community Services projects are divided amongst the participating jurisdictions. The Cities of St Charles and St Peters also have public service projects such as Transportation, Meals on Wheels, Lawn Mowing services and General Community Services. All programs and activities provide such services to low-moderate income persons to include those with disabilities and who are elderly.
6	Goal Name	Homeless Prevention
	Goal Description	The Community Services projects are divided amongst the participating jurisdictions. Some community services are funded for homeless prevention within St Charles County municipalities. The services can include but not limited to Coordinated Entry, and the Point in Time Homeless Count

7	Goal Name	Code Enforcement
	Goal Description	City of St Charles only. Supports one full time inspector that works in CDBG eligible areas where the majority of the households are primarily low-moderate income. The Code Enforcement Officer conducts property maintenance inspection, and rental inspections to ensure that a house is safe, decent, and habitable.

AP-35 Projects - 91.420, 91.220(d)

Introduction

St Charles Urban County will fund fifteen (15) projects during FY21. These projects will be funded based on priority needs identified during the FY 2021-2025 Consolidated Planning period and the FY21 Annual Planning process. These identified needs will be funded with CDBG monies and/or leveraged municipal funds.

#	Project Name
1	2021 UC Home Improvement
2	2021 STC Rehab Admin
3	2021 STC Code Enforcement
4	2021 STP Home Improvement
5	2021 STP Rehab Admin
6	2021 UC Rental Rehab
7	2021 STC Administration
8	2021 UC Admin
9	2021 UC Homeless Prevention (CAB)
10	2021 STP Meals on Wheels
11	2021 STP Community Services Lawn Mowing
12	2021 STP Transportation
13	2021 UC Transportation
14	2021 UC Coordinated Entry
15	2021 STC Community Services

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

There is a total of 15 projects the County will fund for FY2021. Six projects are administered by the City of St Charles on behalf of the Urban County, five are the City of St Peters projects and four are the City of St Charles, The City of St Charles is a sub-recipient of the Urban County and is charged with administration of CDBG funds. All projects funded are available within each participating jurisdiction and are based on the needs identified within them. The City of St Charles combined their Home Improvement and Transportation program with the Urban County's program starting in 2021. The City of St Peters will manage their programs that has been assigned to them. St Charles County is the lead agency for the Urban County, and the CDBG Entitlement Grantee.

Limited funding and public service cap will always be an obstacle in addressing all of the needs within the Urban County. During FY 2021, the County will continue to provide funding for projects to continue addressing the identified needs. The Urban County will also continue to administer some previously funded project funding FY21.

AP-38 Project Summary
Project Summary Information

1	Project Name	2021 UC Home Improvement
	Target Area	St. Charles Urban County City of St. Charles
	Goals Supported	Housing Rehabilitation
	Needs Addressed	
	Funding	:
	Description	The Home Improvement Programs funded in the St. Charles Urban County's participating jurisdictions provides services this demographic would not otherwise be able to afford with home repairs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The County anticipates assisting 55 low income families living within the Urban County.
	Location Description	Available in the Cities of St Charles, Lake St Louis, Cottleville, Wentzville, Weldon Spring, New Melle, St Paul, and the unincorporated areas of St Charles County.
Planned Activities	Provide financial assistance for home improvement projects including but not limited to siding, electrical repairs, plumbing, concrete improvements, and roof repair or replacement.	
2	Project Name	2021 STC Rehab Admin
	Target Area	City of St. Charles
	Goals Supported	Program Administration
	Needs Addressed	
	Funding	:
	Description	Funds are provided for staff salaries, benefits and other necessary insular items needed to manage the Home Improvement Programs on behalf of the County and its participating jurisdictions within the CDBG Urban County.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Rehab admin review and support for 62 applicants in the Home Improvement Loan Program.
	Location Description	Participants will reside within the participating jurisdictions of the Urban County. The administration office is located within the St Charles City Hall building
	Planned Activities	Staff to review and approve applications for the Home Improvement Loan Program. Work with clients in obtaining proposals, schedule inspections, process payments etc.
3	Project Name	2021 STC Code Enforcement
	Target Area	City of St. Charles
	Goals Supported	Code Enforcement
	Needs Addressed	
	Funding	:
	Description	supports one full time inspector that works in CDBG eligible areas where the majority of the households reside in US Census tracts and block groups that IDIS determined have primarily low-moderate incomes. The Code Enforcement Officer conducts property maintenance inspections, and rental inspections to ensure that the house is safe, decent, and habitable.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Code Enforcement is estimated to provide 250 rental occupancy inspections, and 50 units of property maintenance code compliance. The program inspector also works with the Home Improvement clients to ensure that home rehab work is properly quoted and completed.
	Location Description	Within US Census tracts where the populations are at least 51% low-moderate income.
	Planned Activities	
4	Project Name	2021 STP Home Improvement
	Target Area	City of St. Peters
	Goals Supported	Housing Rehabilitation
	Needs Addressed	

	Funding	:
	Description	Funds from Urban County's Entitlement provided to the City of St. Peters to make 5-year forgivable loans to low - moderate income owner occupied residential housing.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The County is anticipating assisting 22 low income families living within the City of St Peters with home rehabilitation projects.
	Location Description	Low income residents within the City of St Peters
	Planned Activities	Provide financial assistance for home improvement projects including, but not limited to siding, electrical repairs, plumbing, concrete improvements, and roof repair or replacement.
5	Project Name	2021 STP Rehab Admin
	Target Area	City of St. Peters
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funding provided to cover staff costs for management of the City of St. Peters Home Improvement Loan Program.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The County anticipates assisting 22 low income families living within the City of St Peters
	Location Description	City of St Peters
	Planned Activities	Review applications, setup file, schedule inspection, close loans, process payments, prepare deeds and full deeds of release, and subordination deeds of trusts, and other clerical duties to support the program.
6	Project Name	2021 UC Rental Rehab
	Target Area	St. Charles Urban County
	Goals Supported	Affordable Housing Development/Rehabilitation

	Needs Addressed	
	Funding	:
	Description	Funds to purchase a home and rehabilitate and to provide one affordable rental housing unit.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Activity provides for 1 rental housing unit
	Location Description	Location is to be determined within St Charles Urban County
	Planned Activities	Provide funding for one affordable rental unit
7	Project Name	2021 STC Administration
	Target Area	City of St. Charles
	Goals Supported	Program Administration
	Needs Addressed	
	Funding	:
	Description	Funding for staff salaries, benefits, training, and office supplies necessary for administering the CDBG programs and activities.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Provides support for all programs and clients assisted
	Location Description	CDBG Administration Office is located within the St Charles City Hall
	Planned Activities	Provides CDBG Regulatory compliance as well as general administration for the Urban County including preparation of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance & Evaluation Report, Environmental Review and required reports and communications with the U.S. Department of Housing and Urban Development.
8	Project Name	2021 UC Admin
	Target Area	St. Charles Urban County

	Goals Supported	Program Administration
	Needs Addressed	
	Funding	:
	Description	Program delivery costs for all programs associated with Urban County CDBG
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Provide program administration for general planning activities
	9	Project Name
Target Area		St. Charles Urban County
Goals Supported		Community Services
Needs Addressed		
Funding		:
Description		Provides temporary assistance for rent & utility payments to prevent homelessness.
Target Date		12/31/2021
Estimate the number and type of families that will benefit from the proposed activities		St Charles County estimates assisting 50 residents who are low-moderate income
Location Description		All residents that are assisted will live within one of the participating jurisdictions of the Urban County
Planned Activities	Temporary rent and utility assistance through sub-recipients	
10	Project Name	2021 STP Meals on Wheels
	Target Area	City of St. Peters
	Goals Supported	Community Services
	Needs Addressed	

	Funding	:
	Description	Public service that provides hot meals to homebound seniors and the disabled
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 residents will be assisted.
	Location Description	Within the city limits of St Peters
	Planned Activities	the provision of hot meals delivered, 2 per day, to low-moderate income households that are homebound, elderly, and/or disabled.
11	Project Name	2021 STP Community Services Lawn Mowing
	Target Area	City of St. Peters
	Goals Supported	Community Services
	Needs Addressed	
	Funding	:
	Description	Provides funds for lawn maintenance for elderly and disabled households
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 families will be assisted
	Location Description	City of St Peters
	Planned Activities	Property maintenance activity-prevent tall grass and weeds.
12	Project Name	2021 STP Transportation
	Target Area	City of St. Peters
	Goals Supported	Transportation
	Needs Addressed	
	Funding	:
	Description	Essential transportation services for elderly, disabled, and low-income persons.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of St Peters estimates that funding will assist residents with 250 rides or units of service
	Location Description	City limits of St Peters
	Planned Activities	Essential transportation to health care providers, grocery shopping, and other eligible places as necessary.
13	Project Name	2021 UC Transportation
	Target Area	St. Charles Urban County City of St. Charles
	Goals Supported	Transportation
	Needs Addressed	
	Funding	:
	Description	Essential transportation for low to moderate income households. Including the elderly and disabled
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The County estimates that funding will assist residents with 600 rides or units of service
	Location Description	
	Planned Activities	Countywide within participating jurisdictions
14	Project Name	2021 UC Coordinated Entry
	Target Area	St. Charles Urban County
	Goals Supported	Community Services Homeless Prevention
	Needs Addressed	
	Funding	:
	Description	Case management for HMIS and coordination of the HUD Annual PIT Homeless Count
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated at 20 units of service (Coordinated Entry services) to assist the homeless with resources and support the Continuum of Care
	Location Description	Countywide with participating jurisdictions
	Planned Activities	Connect homeless people to housing resources to end homelessness
15	Project Name	2021 STC Community Services
	Target Area	City of St. Charles
	Goals Supported	Community Services
	Needs Addressed	
	Funding	:
	Description	Provide funding for eligible organizations to provide a variety of community services to low-income Urban County residents
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Will be estimated based on the applications that will be reviews by the selection board
	Location Description	City limits of St Charles
	Planned Activities	Variety of eligible activities including but not limited to mental health, landlord counseling, food assistance, etc.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

St Charles Urban County consists of the unincorporated areas of St Charles County in addition to 8 participating jurisdictions including the cities of St Charles, St Peters, Cottleville, Lake St Louis, Weldon Spring, Wentzville, St Paul, and New Melle. The cities of St Charles and St Peters are the only sub-recipients of Urban County for FY2021. All programs, except for the City of St Peters programs and the City of St Charles Code Enforcement, will be available for eligible residents within the participating jurisdictions of St Charles County.

Geographic Distribution

Target Area	Percentage of Funds
City of St. Peters	6
St. Charles Urban County	75
City of St. Charles	19

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of St Charles and St Charles Urban County will be combining their Transportation and Home Improvement programs together. These programs will continue to include existing CDBG funded programs for eligible City of St Charles and St Charles Urban County residents per its agreement with the County. City of St Peters will continue to provide 20% of the FY2021 allocation separately to the St Peters residents for home improvement loan, transportation, and community services. The City of St Charles will continue providing Code Enforcement services to the City of St Charles residents.

Discussion

During FY18, the City of St Charles and St Charles Urban County began to administer programs on a county-wide basis related to housing, transportation, and community service assistance which were all identified as priority needs. The City of St Peters will continue to run their own home improvement program and public service programs. Some activities will receive new funding during FY21 while others will continue utilizing prior year remaining funds. The County will continue to promote the programs.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The 2021 Annual Action Plan articulates the following one year affordable housing goals.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	20
Special-Needs	0
Total	20

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	0
Rehab of Existing Units	77
Acquisition of Existing Units	1
Total	128

Table 60 - One Year Goals for Affordable Housing by Support Type
Discussion

Aside from the use of CDBG as funding indicated above, St Charles County's Housing Assistance Program provides rental assistance to several hundred households through use of Housing Choice Vouchers.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

St Charles County has one public housing authority operating within its jurisdiction -- the St Charles (City) Housing Authority which owns and operates 70 housing units and provides 270 housing choice vouchers. St Charles Urban County or any of the participating jurisdictions do not own, operate, or manage any public housing units. The County does however support the local PHA's to help them achieve the federal program objectives by encouraging homeownership.

Actions planned during the next year to address the needs to public housing

To be determined

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Staff with the City of St Charles can plan events to include the residents of the housing authority. These events could be a homeownership assistance seminar, or a community block party where they would get helpful resources within the community.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The St Charles (City) Housing Authority is not classified as a troubled organization.

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

In its 2021 Annual Action Plan, St Charles County estimates assisting 50 residents who qualify as low income with rent, mortgage, and utility assistance. Additionally, Section 8 vouchers available through St Charles County's Housing Assistance Program, including Veterans Affairs Supportive Housing (VASH) vouchers, will be utilized to provide transitional housing for County residents experiencing homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

One of the primary strengths is the coordinated entry system which by telephoning 2-1-1 connects residents experiencing a housing crisis with available resources provided by housing and social service agencies. Case managers are assigned to each caller to the 2-1-1 system in order to assess specific needs and connect people with the best resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

If available, the County will allocate CDBG program funds towards homeless service, including emergency shelter, homelessness prevention and rapid re-housing for families, unaccompanied youth and victims of domestic violence and/or sexual assault through the public services activity.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

A gap identified in the institutional delivery system is that homeless shelters in St Charles County accept families and single women, but no homeless shelter is currently available for single men. The County will consider pursuing activities to address the housing and supportive service needs of persons who are

chronically homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

One of the most important strategies to reduce homelessness is prevention. St Charles County's coordinated entry system connects those at risk of homelessness with resources to avoid losing their homes. The County may provide services through its CDBG Program for homelessness, and also provide program funds to public service agencies that provide a variety of assistance to homeless persons.

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The availability of affordable rental units has been identified as a priority need within the Urban County. While this need is not a result of a community barrier, the County will make funding available FY21 to assist with efforts to expand the affordable rental units within the Urban County jurisdictions. The County plans to identify and fund an agency or individual to purchase and rehab a property if necessary and rent as an affordable unit per the terms of the County agreement.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Analysis of Impediments identified several municipalities within the Urban County that have policies related to group homes to be an impediment. The County initiated communications with key community stakeholders regarding individual policies. Several communities have revised policies based on the County initiated contact. The St Louis (County) HOME Consortium including St. Louis County, St Charles County, Jefferson County, the cities of Florissant and O'Fallon, and the Housing Authority of St Louis County engaged a contractor to prepare an Analysis of Impediment to Fair Housing Choice (AI). This new AI was completed in 2021. In 2021 and 2022, St Charles County will undertake a thorough review of zoning and subdivision regulations for the unincorporated County and look for opportunities to reduce barriers to housing affordability.

Discussion

During FY21, the County will again provide funding for a new affordable development project or the rehabilitation of existing housing to increase the number of affordable units within the Urban County. The County will continue to support developers applying for Missouri Housing Development Corporation funding for affordable developments.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The County makes allocations based on needs, but this does present an obstacle out of the County's control in trying to address all needs. During FY21, the County will continue to fund existing programs to meet underserved needs. The County will also continue programs funded in previous years utilizing the prior year's funding. The County will continue to assess the needs on an annual basis to determine the best way to address obstacles and the underserved needs.

Actions planned to address obstacles to meeting underserved needs

During the 5-year Consolidated Plan and 1-year planning process, several needs were identified through the public hearing and public comment period. The County has several existing programs to assist in meeting some of the underserved needs. As in the past, many of the identified needs are considered Public Services according to HUD guidelines and therefore must fall within the 15% public service cap. The County makes allocation based on needs, but this does present an obstacle that is out of the County's control in trying to address all needs. The County will continue to assess the needs on an annual basis to determine the best way to address obstacles and the underserved needs.

Actions planned to foster and maintain affordable housing

During FY21, The County has identified several housing programs to assist with the maintenance and or creation of new affordable units, The County will continue to fund a few habilitation programs to assist low income families with maintaining their homes. The County and the City of St Charles will administer the Home Improvement Loan Program to provide funding to be used toward code violations or the repair or replacement of defective components of the home. Ten thousand dollars of funding becomes a grant after the homeowner continues to live in or maintain their property for 5 years. During 2021, the County will continue to administer a Property Maintenance program or code violations utilizing prior year allocations. With the effort to foster adorable housing, the County has allocation funding that can be used to provide funding for a new affordable development or to assist with rehabilitation of existing rental units. These funds are limited, and the intent is to increase the number of affordable rental units within the County.

Actions planned to reduce lead-based paint hazards

The County will continue to provide the Protecting Your Family from Lead Brochure to all applicants of the housing rehabilitation programs and will require lead testing for any homes built prior to 1978 where a painted surface will be impacted. This will continue to be important as the housing stock

continues to age. The County created a lead abatement program using HOME funds.

Actions planned to reduce the number of poverty-level families

To reduce poverty, area families need to have a steady income. The County will continue to support the efforts of the local career center and educational institutions in their training programs and job placement efforts for all within the community including poverty level families. These families may also be eligible for County-wide CDBG programs ultimately free up their own funding to go toward essential needs. The County will also continue to support funding a local agency to provide rent and utility assistance to those who may be in jeopardy of becoming homeless. The County is working with Sts. Joachim and Ann Care Service to purchase an affordable property that they can rehabilitate and rent out to a low-mod individual at or below market rent.

Actions planned to develop institutional structure

The County and the City of St Charles have an excellent institutional structure with open communication regarding CDBG projects and plans. The County has and will also continue to communicate with the participating jurisdictions regarding projects to ensure participation from residents throughout the urban County. Communication will continue to be the key in the success of the programs. The Urban County also relies on the St Charles Community Council and local social service agencies to relay and respond to the needs of the community and for the dissemination of program information. The county will continue to foster these relationships to improve the success rate of the CDBG programs.

Actions planned to enhance coordination between public and private housing and social service agencies

St Charles County has Housing Choice Vouchers funded by the US Department of Housing and Urban Development, (HUD) that are administered through NECAC. The Urban County has public housing units under the jurisdiction of the St Charles Public Housing Authority located within the City limits of St Charles. St Charles County agencies also work with landlords to facilitate the rental of available units for area low income families. With FY20 funding available for housing, the County will communicate with local agencies to encourage the use of these funds to meet the housing needs within the Urban County. The County also continues to promote available programs within the County during meetings of the Continuum of Care of St Charles County and to area social service agencies working with low income

families within participating jurisdictions.

Discussion

During FY21, the County will continue several programs developed during the Consolidated Planning period to address the needs of the Urban County. The public service cap will continue to challenge the amount of dunning and programs the County can administer with CDBG money to address the identified needs. The County will continue to spend down prior year dollars through existing programs and will continue with the Urban County jurisdictions, the St. Charles County Community Council and area social service.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	30,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	30,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

Appendix - Alternate/Local Data Sources

1	Data Source Name 2021 St Charles County Housing Analysis
	List the name of the organization or individual who originated the data set. St Charles County
	Provide a brief summary of the data set. Housing Analysis for St Charles County
	What was the purpose for developing this data set? Statistical information on the state of housing within the County
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? County Wide
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? March 2021
	What is the status of the data set (complete, in progress, or planned)? Complete
	2
Data Source Name 2010-2019 American Community Survey	
List the name of the organization or individual who originated the data set. Census Bureau	
Provide a brief summary of the data set. 2010-2019 American Community Survey estimates for St Charles County	
What was the purpose for developing this data set? Census Data	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Estimates provided for St Charles County	

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>April 1 2010-July 1 2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Estimates - Complete</p>
3	<p>Data Source Name</p> <p>Community Council</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Community Council</p>
	<p>Provide a brief summary of the data set.</p> <p>Homeless Management Information System</p>
	<p>What was the purpose for developing this data set?</p> <p>Program funding</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>County wide</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2014-2016</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete for the purposes of this plan</p>
4	<p>Data Source Name</p> <p>CHAS Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development</p>
	<p>Provide a brief summary of the data set.</p> <p>HUD has created a web-based table generator (also known as a query tool) that provides some of the most commonly used CHAS figures</p>
	<p>What was the purpose for developing this data set?</p> <p>HUD has also created new analytical tools to support HUD grantees preparing their Consolidated Plans.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This table generator produces a small number of tables that focus on some of the most commonly used CHAS figures. These figures can be searched by County.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>